

**Information to identify the case:**

Debtor 1	<u>Sherry L. Hodak</u>	Social Security number or ITIN	<b>xxx-xx-2832</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>19-20269-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sherry L. Hodak  
aka Sherry L. Copper

5/8/19

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Sherry L. Hodak  
 Debtor

Case No. 19-20269-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: May 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2019.

db  
 14981677 +Sherry L. Hodak, 1856 State Route 56, Spring Church, PA 15686-9734  
 +AHN Emergency Group of Indiana County, Attn # 19012M, P.O. Box 14000,  
 Belfast, ME 04915-4033  
 14981678 +Bank of America, 100 North Tryon Street, Charlotte, NC 28202-4024  
 14981686 +Excelsa Health - Latrobe, Suite 2400, 134 Industrial Park Blvd., Greensburg, PA 15601-7848  
 14981687 +Excelsa Health Anesthesia, P.O. Box 1403, Indianapolis, IN 46206-1403  
 14981688 #+Excelsa Health Physicians, 520 Jefferson Avenue, Suite 400, Jeannette, PA 15644-2538  
 14981692 +Hayt, Hayt & Landau, LLC, Maridian Center I, Two Industrial Way West, P.O. Box 500,  
 Eatontown, NJ 07724-0500  
 14981693 +Indiana Regional Imaging, 7 Acee Drive, Natrona Heights, PA 15065-9700  
 14981694 +Indiana Regional Medical Center, 835 Hospital Road, P.O. Box 788, Indiana, PA 15701-0788  
 14981697 +Mercantile Adjustment Bureau LLC, PO Box 9016, Buffalo, NY 14231-9016  
 14981700 +S&T Bank, Resource Recovery Department, P.O. Box 190, Indiana, PA 15701-0190  
 14981701 +Stoneleigh Recovery Associates LLC, PO Box 1479, Lombard, IL 60148-8479  
 14981703 +United Collect Bureau, Inc., 5620 Southwyck Blvd, Toledo, OH 43614-1501  
 14981704 +William Hodak, Jr., 1856 State Route 56, Spring Church, PA 15686-9734

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr  
 +EDI: QJRWALSH.COM May 09 2019 06:48:00 James R. Walsh,  
 Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545  
 smg  
 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 09 2019 03:05:51 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14981689 EDI: BANKAMER.COM May 09 2019 06:48:00 FIA Card Services, P.O. Box 982235,  
 El Paso, TX 79998  
 14981681 EDI: CITICORP.COM May 09 2019 06:48:00 Citi, Citibank Sd, Na,  
 Attn: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195  
 14981680 +EDI: CAPITALONE.COM May 09 2019 06:48:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 14981682 +E-mail/Text: bankruptcy@firstenergycorp.com May 09 2019 03:06:18 Collection Service Center,  
 839 5th Avenue, New Kensington, PA 15068-6303  
 14981684 EDI: DISCOVER.COM May 09 2019 06:48:00 Discover Bank, 6500 New Albany Road,  
 New Albany, OH 43054  
 14981683 +E-mail/Text: electronicbkydocs@nelnet.net May 09 2019 03:06:19 Dept of Ed/Nelnet,  
 Attn: Claims, P.O. Box 82505, Lincoln, NE 68501-2505  
 14981691 EDI: FORD.COM May 09 2019 06:48:00 Ford Motor Credit Company, P.O. Box 6275,  
 Dearborn, MI 48121  
 14981690 +E-mail/Text: cashiering-administrationservices@flagstar.com May 09 2019 03:06:47  
 Flagstar Bank, Attn: Bankruptcy Dept., 5151 Corporate Drive, Troy, MI 48098-2639  
 14981695 +E-mail/Text: bncnotices@becket-lee.com May 09 2019 03:05:21 Kohls/Capital One,  
 P.O. Box 3120, Milwaukee, WI 53201-3120  
 14981696 +EDI: RMSC.COM May 09 2019 06:48:00 Lowes/GEMB, Attention: Bankruptcy Department,  
 PO Box 103104, Roswell, GA 30076-9104  
 14981698 +EDI: MID8.COM May 09 2019 06:48:00 Midland Credit Management, 8875 Aero Drive,  
 San Diego, CA 92123-2255  
 14981699 EDI: PRA.COM May 09 2019 06:48:00 Portfolio Recovery, Attn: Bankruptcy, P.O. Box 41067,  
 Norfolk, VA 23541  
 14982091 +EDI: PRA.COM May 09 2019 06:48:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14981702 +EDI: RMSC.COM May 09 2019 06:48:00 Synchrony Bank/JC Penney, P.O. Box 965060,  
 Orlando, FL 32896-5060  
 14981685 EDI: USBANKARS.COM May 09 2019 06:48:00 Elan Financial Services, P.O. Box 108,  
 Saint Louis, MO 63166

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
 Lakeview Loan Servicing, LLC  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14981679 ##+Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195

TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 31

Date Rcvd: May 08, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 10, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
James R. Walsh jwalsh@spencecuster.com,  
trustee@spencecuster.com; kpetak@spencecuster.com; rsnyder@spencecuster.com; skosis@spencecuster.com  
;mskunta@spencecuster.com; jwalsh@ecf.axosfs.com; gbivens@spencecuster.com; TrusteeWalsh@gmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Suzanne M. Bash on behalf of Debtor Sherry L. Hodak suzannembash@yahoo.com, sooz1205@yahoo.com  
TOTAL: 4